

REMARKS

Claims 1-11 were pending before the examiner. The examiner has rejected all of the claims. By this amendment, claims 12-14 have been added; now pending before the examiner are claims 1-14.

By this amendment, independent claims 1, 5, 9, and 12 have been edited to include the limitation on the financial computer:

“... means for connecting said remote consumer computer to a selected site in response to said authorization indicia.” (Claim 1, lines 9-10; similar language in claims 5, 9, and 12)

The acceptance of the drawings filed on 22 January 2002 is noted.

The examiner has objected to the disclosure noting two informalities: (1) the continuing data on page 1 needs to be up-dated; and, (2) the embedded hyperlinks found on page 7 must be removed.

By this amendment, both informalities noted by the examiner have been corrected using the edits and replacement pages filed on 10 July 2003 in Amendment A.

The specification and drawings have again been checked for any typographical or grammatical errors. No such errors were found.

The examiner has objected to the specification under 35 U.S.C. 112 first paragraph stating that the term “unmolested” is not supported by the specification.

The term “unmolested” has been removed from the claims, thereby rendering this objection moot.

It is therefore submitted that the claims, as now amended, fully comply with the requirements of 35 U.S.C. 112, first paragraph.

The examiner has rejected claims 1-11 under the judicially created doctrine of double patenting citing co-pending applications no. 09/400,724 and 09/654,339.

Enclosed herewith are Terminal Disclaimers relating to these two patent applications. The Terminal Disclaimers render the judicially created doctrine of double patenting moot.

The examiner has rejected claims 1-11 under 35 U.S.C. 102(e) citing either of the Payne patents. The examiner comments that “When the user wishes to purchase an item, the consumer computer communicates

payment information for user's order to a remotely located payment processing center via the network."

As noted earlier, the independent claims of the present application now contain the limitation that a re-connection is made by the processing computer based upon the authorization indicia. Even if arguably Payne does contain the teachings that the examiner indicates, Payne is totally silent on any sort of post-authorization process, much less the re-connection of the customer to a selected site. This lack of any teaching or suggestion as to any sort of re-connection is not cured by any of the other references that have been supplied by the applicant nor which have been cited by the examining attorney. Without any such suggestion, not only does Payne not anticipate the claims in their current state, but, further, Payne is incapable of teaching or suggesting these claims.


It is respectfully submitted that claims 1-14, as now amended, fully comply with the requirements of 35 U.S.C. 102(e).

The examiner comments that applicant has failed to explicitly request that the substitute pages filed on July 10, 2003 replace the originally filed pages.

By this amendment, applicant hereby requests that the substitute pages filed on July 10, 2003, be used to replace the originally filed pages.

Based upon the above, it is respectfully submitted that claims 1-14, as now amended, are allowable and should be advanced to issuance.


Respectfully Submitted,


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Date: 10/31/03

CERTIFICATE OF MAILING (37 CFR 1.8)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, P.O. Box 1450, Alexandria, VA 22313-1450, on 10/31/03, 2003.


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